

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re: §  
§  
VANCREY, BETTY G § Case No. 05-21614  
§  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH E. COHEN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: s/JOSEPH E. COHEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

EXHIBITS TO  
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

EXHIBIT 3 – SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
<b>TOTAL SECURED CLAIMS</b>			<b>\$</b>	<b>\$</b>	<b>\$</b>

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH E. COHEN					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
INTERNATIONAL SURETIES, LTD.					
COHEN & KROL					
JOSEPH E. COHEN					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
AT&T Universal Card P.O. Box 44167 Jacksonville, FL 32231-4167					
American Express PO Box 360002 Fort Lauderdale, FL 33336-0002					
Bank of America P.O. Box 53136 Phoenix, AZ 85072-3136					
Chase Platinum P.O. Box 15929 Wilmington, DE 19850-5129					
Citi Cards P.O. Box 6401 The Lakes, NV 88901-6401					
Clerk of the Circuit Court 19th Judicial Circuit Attn: Traffic Division 18 North County Waukegan, IL 60085					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Direct Merchants Bank Bankruptcy Group P.O. Box 29423 Phoenix, AZ 85038-9423					
Discover Financial Services P.O. Box 30395 Salt Lake City, UT 84130-0395					
Kantor & Apter, Ltd. 650 Dundee Road Suite 160 Northbrook, IL 60062					
MBNA America P.O. Box 15026 Wilmington, DE 19850-5026					
MBNA America P.O. Box 15026 Wilmington, DE 19850-5026					
Prime Acceptance Corp. PO Bos 5096 Chicago, IL 60680-5096					
Representing: American Express					
Take Charge America 20620 North 19th Avenue Phoenix, AZ 85027- 3585					
Verizon Wireless 1515 Woodfield Drive Schaumburg, IL 60173					
AMERICAN EXPRESS CENTURION BANK					

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
CHASE BANK USA, N.A.					
DISCOVER BANK/DISCOVER FINANCIAL SE					
MBNA AMERICA BANK N A					
PORFOLIO RECOVERY ASSOCIATES, LLC					
PRIME ACCEPTANCE CORP.					
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		\$	\$	\$	\$

## ASSET CASES

Case No: 05-21614 ABG Judge: A. BENJAMIN GOLDGAR

Case Name: VANCREY, BETTY G

For Period Ending: 04/21/10

Trustee Name: JOSEPH E. COHEN

Date Filed (f) or Converted (c): 05/31/05 (f)

341(a) Meeting Date: 07/07/05

Claims Bar Date: 04/26/06

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL ESTATE	179,900.00	25,000.00		20,000.00	FA
2. CASH	35.00	0.00		0.00	0.00
3. CHECKING	200.00	0.00		0.00	0.00
4. HOUSEHOLD GOODS	1,200.00	0.00		0.00	0.00
5. 401(K)	Unknown	Unknown		0.00	Unknown
6. APPAREL	1,500.00	Unknown		0.00	Unknown
7. JEWELRY	1,000.00	Unknown		0.00	Unknown
8. LIFE INSURANCE	0.00	Unknown		0.00	Unknown
9. VEHICLE	4,500.00	Unknown		0.00	Unknown
10. MACHINERY	500.00	Unknown		0.00	Unknown
11. PERSONAL INJURY	Unknown	Unknown		0.00	Unknown
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		299.56	Unknown
					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$188,835.00	\$25,000.00		\$20,299.56	\$0.00
					(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE CHECKING OUT VALUE OF REAL ESTATE AND PERSONAL INJURY CASE. TRUSTEE IS NEGOTIATING WITH DEBTOR TO PURCHASE EQUITY IN HOUSE. TRUSTEE HAS FILED MOTION TO APPROVE SETTLEMENT WITH DEBTOR SET FOR 7/14/06. TRUSTEE HAS TO REVIEW CLAIMS THAT BEEN FILED.

TRUSTEE COMMENCING PREPARATION OF FINAL REPORT. TRUSTEE HAS FILED HIS FINAL REPORT WITH THE COURT. FINAL HEARING IS SET FOR 1/8/2010.

## ASSET CASES

Case No: 05-21614 ABG Judge: A. BENJAMIN GOLDGAR

Case Name: VANCREY, BETTY G

Trustee Name: JOSEPH E. COHEN

Date Filed (f) or Converted (c): 05/31/05 (f)

341(a) Meeting Date: 07/07/05

Claims Bar Date: 04/26/06

Initial Projected Date of Final Report (TFR): 10/31/06

Current Projected Date of Final Report (TFR): 07/30/09

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-21614 -ABG  
Case Name: VANCREY, BETTY G

Taxpayer ID No: \*\*\*\*\*7166

For Period Ending: 04/21/10

Trustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6524 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
08/14/06	1	BETTY VANCREY	Sale of equity to Debtor	1110-000	12,000.00		12,000.00
08/14/06	1	BETTY VANCREY	Sale of equity to Debtor	1110-000	8,000.00		20,000.00
08/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	8.19		20,008.19
09/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	16.44		20,024.63
10/31/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	17.02		20,041.65
11/30/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	16.47		20,058.12
12/29/06	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	17.03		20,075.15
01/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	17.06		20,092.21
02/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	15.41		20,107.62
03/01/07	000301	International Sureties, Ltd. Suite 500 203 Carondelet St. New Orleans, LA 70130	Bond premium	2300-000		16.19	20,091.43
03/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	17.08		20,108.51
04/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	16.53		20,125.04
05/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	17.09		20,142.13
06/29/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	16.55		20,158.68
07/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	17.12		20,175.80
08/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	17.14		20,192.94
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	12.85		20,205.79
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	12.88		20,218.67
11/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	10.80		20,229.47
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	9.67		20,239.14
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	8.02		20,247.16
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	4.81		20,251.97
03/25/08	000302	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		17.86	20,234.11
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	4.79		20,238.90
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	4.15		20,243.05
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.57		20,245.62
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.49		20,248.11

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-21614 -ABG  
Case Name: VANCREY, BETTY G

Taxpayer ID No: \*\*\*\*\*7166

For Period Ending: 04/21/10

Trustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6524 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.57		20,250.68
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.57		20,253.25
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	2.50		20,255.75
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	1.96		20,257.71
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	1.66		20,259.37
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	1.02		20,260.39
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.17		20,260.56
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.16		20,260.72
02/28/09	000303	International Sureties, Ltd. 701 Poydras St. Suite 420 New Orleans, LA 70139	Bond premium	2300-000		16.63	20,244.09
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.18		20,244.27
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.44		20,244.71
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.51		20,245.22
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		20,245.72
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.52		20,246.24
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.52		20,246.76
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.50		20,247.26
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.51		20,247.77
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.51		20,248.28
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.52		20,248.80
01/06/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.08		20,248.88
01/06/10		Transfer to Acct #*****1121	Final Posting Transfer	9999-000		20,248.88	0.00

Case No: 05-21614 -ABG  
Case Name: VANCREY, BETTY G

Taxpayer ID No: \*\*\*\*\*7166

For Period Ending: 04/21/10

Trustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6524 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)

Account *****6524		Balance Forward	0.00			
	2	Deposits	20,000.00	3	Checks	50.68
	42	Interest Postings	299.56	0	Adjustments Out	0.00
		Subtotal	\$ 20,299.56	1	Transfers Out	20,248.88
				Total		\$ 20,299.56
		0	Adjustments In			0.00
		0	Transfers In			0.00
			Subtotal			
			Total			\$ 20,299.56

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-21614 -ABG  
Case Name: VANCREY, BETTY G

Taxpayer ID No: \*\*\*\*\*7166

For Period Ending: 04/21/10

Trustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*1121 BofA - Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
01/06/10		Transfer from Acct #*****6524	Transfer In From MMA Account	9999-000	20,248.88		20,248.88
01/12/10	003001	JOSEPH E. COHEN 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		2,779.85	17,469.03
01/12/10	003002	Cohen & Krol	Attorney fees per court order	3110-000		1,155.34	16,313.69
01/12/10	003003	Joseph E. Cohen	Attorney for Trustee fees	3110-000		577.66	15,736.03
01/12/10	003004	Prime Acceptance Corp. 200 W Jackson Ste 720 Chicago IL 60606	Claim 000001, Payment 20.40588%	7100-000		115.13	15,620.90
01/12/10	003005	Discover Bank/Discover Financial Services PO Box 8003 Hilliard, OH 43026	Claim 000002, Payment 20.40618%	7100-000		2,382.04	13,238.86
01/12/10	003006	Chase Bank USA, N.A. c/o Weinstein & Riley, P.S. 2101 4th Avenue, Suite 900 Seattle, WA, 98121	Claim 000003, Payment 20.40641%	7100-000		409.22	12,829.64
01/12/10	003007	American Express Centurion Bank c/o Becket and Lee LLP P O Box 3001 Malvern PA 19355-0701	Claim 000004, Payment 20.40616%	7100-000		3,207.55	9,622.09
01/12/10	003008	Portfolio Recovery Associates, LLC P O Box 41067 Norfolk, Va 23541	Claim 000005, Payment 20.40617%	7100-000		2,532.03	7,090.06
01/12/10	003009	MBNA America Bank N A Mailstop DE5-014-02-03 P O Box 15168 Wilmington DE 19850	Claim 000006, Payment 20.40617%	7100-000		7,090.06	0.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 05-21614 -ABG  
Case Name: VANCREY, BETTY G

Taxpayer ID No: \*\*\*\*\*7166

For Period Ending: 04/21/10

Trustee Name: JOSEPH E. COHEN  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*1121 BofA - Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)

Account	*****1121	Balance Forward	0.00			
0	Deposits	0.00	9	Checks	20,248.88	
0	Interest Postings	0.00	0	Adjustments Out	0.00	
			0	Transfers Out	0.00	
		Subtotal	\$ 0.00			
				Total	\$ 20,248.88	
0	Adjustments In	0.00				
1	Transfers In	20,248.88				
		Total	\$ 20,248.88			

Report Totals	Balance Forward	0.00				
2	Deposits	20,000.00	12	Checks	20,299.56	
42	Interest Postings	299.56	0	Adjustments Out	0.00	
			1	Transfers Out	20,248.88	
		Subtotal	\$ 20,299.56			
				Total	\$ 40,548.44	
0	Adjustments In	0.00				
1	Transfers In	20,248.88				
		Total	\$ 40,548.44		Net Total Balance	\$ 0.00